

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**PATENT**

Applicant:	Ashish Gupta	Docket No.:	70655.5000
Serial No.:	10/711,290	Examiner:	Bruce I. Ebersman
Filed:	September 8, 2004	Group Art Unit:	3691
Title:	SYSTEMS, METHODS, AND DEVICES FOR COMBINED CREDIT CARD AND STORED VALUE TRANSACTION ACCOUNTS	Confirmation No.:	5289

**AMENDMENT AND REPLY**

Mail Stop AF  
Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the final Office Action dated December 8, 2009, of which this Reply is filed within two months, please amend the above-identified application as follows:

**Amendments to the Claims** begins on page 2 of this paper.

**Remarks/Arguments** begin on page 8 of this paper.